

Information to identify the case:

Debtor 1	<u>Amy Franco</u>	Social Security number or ITIN	xxx-xx-4731
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-17972-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Amy Franco
aka Amy F Rodriguez

5/13/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Amy Franco
 Debtor

Case No. 15-17972-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 30

Date Rcvd: May 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2019.

db +Amy Franco, POB 2372, Princeton, NJ 08543-2372
 515479713 +Citibank (Best Buy), PO Box 790110, Saint Louis, MO 63179-0110
 515479715 +Citizens Auto Finance, One Citizens Drive, Riverside, RI 02915-3032
 515573506 +Citizens One Auto Finance fka Rbs Citizens NA, 443 Jefferson Blvd, RJW 135,
 Warwick R.I. 02886-1321
 515479717 +Comenity Capital (West Elm), PO Box 182120, Columbus, OH 43218-2120
 516639170 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516639171 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov May 14 2019 00:04:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 14 2019 00:04:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515479708 EDI: BANKAMER.COM May 14 2019 03:23:00 Bank of America, 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 515700596 +EDI: BANKAMER.COM May 14 2019 03:23:00 BANK OF AMERICA, N.A., P.O. BOX 5170,
 SIMI VALLEY, CA 93062-5170
 515479709 +EDI: BANKAMER.COM May 14 2019 03:23:00 Bank of America, 1825 East Buckeye Road,
 Phoenix, AZ 85034-4216
 515479710 +E-mail/Text: cms-bk@cms-collect.com May 14 2019 00:04:20 Capital Management Services, Inc.,
 Re: Discover, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
 515479711 +EDI: CHASE.COM May 14 2019 03:23:00 Chase Bank USA, 800 Brooksedge Blvd,
 Westerville, OH 43081-2822
 515479712 +EDI: CITICORP.COM May 14 2019 03:23:00 Citibank, PO Box 6500,
 Sioux Falls, SD 57117-6500
 515479714 +EDI: CITICORP.COM May 14 2019 03:23:00 Citibank (Zales), PO Box 6241,
 Sioux Falls, SD 57117-6241
 515704243 +EDI: CITICORP.COM May 14 2019 03:23:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 515479716 +EDI: WFNNB.COM May 14 2019 03:23:00 Comenity Capital (J Crew), PO Box 182120,
 Columbus, OH 43218-2120
 515479718 +EDI: DISCOVER.COM May 14 2019 03:23:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 515497334 EDI: DISCOVER.COM May 14 2019 03:23:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 515479719 +EDI: RMSC.COM May 14 2019 03:23:00 GEMB/GAP, PO Box 103104, Roswell, GA 30076-9104
 515479720 +E-mail/Text: bk@lendingclub.com May 14 2019 00:05:20 Lending Club, 71 Stevenson St,
 Ste 300, San Francisco, CA 94105-2985
 515705893 EDI: PRA.COM May 14 2019 03:23:00 Portfolio Recovery Associates, LLC, c/o Gap,
 POB 41067, Norfolk VA 23541
 515479721 +E-mail/Text: bankruptcy@prosper.com May 14 2019 00:05:22 Prosper Marketplace,
 101 2nd Street, floor 15, San Francisco, CA 94105-3672
 515587274 EDI: Q3G.COM May 14 2019 03:23:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 515639222 +EDI: WFFC.COM May 14 2019 03:23:00 WELLS FARGO BANK, N.A., MAC: X2505-036, PO BOX 10438,
 DES MOINES, IA 50306-0438
 515479722 +EDI: WFFC.COM May 14 2019 03:23:00 Wells Fargo, PO Box 11701, Newark, NJ 07101-4701
 515479723 +EDI: WFFC.COM May 14 2019 03:23:00 Wells Fargo, PO Box 29704, Phoenix, AZ 85038-9704
 515700131 +EDI: WFFC.COM May 14 2019 03:23:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,
 Des Moines, IA 50328-0001
 515631449 EDI: ECAST.COM May 14 2019 03:23:00 eCAST Settlement Corporation, assignee,
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515700132* +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 30

Date Rcvd: May 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Zimnis on behalf of Debtor Amy Franco njbankruptcylaw@aol.com.
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
TOTAL: 4